Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-13. (Canceled)

14. (Currently Amended) A method for recommending to a first computer user a decision for downloading content, the method comprising:

reading a profile for the first user;

receiving a selection of one or more experts from a listing of experts that is presented when the user is presented with an option of downloading the content, wherein each of the one or more selected experts comprises an individual user other than the first user;

reading at least one expert profile associated with the one or more selected experts;

assigning an amount of weight to the at least one expert profile in accordance with trust factors associated with the associated at least one expert profile;

obtaining information about the content;

computing a recommendation of whether or not to trust the content; ~~and~~

providing said recommendation as a default option to the first user whether or not to trust the content, wherein the recommendation computation is based upon the profile for the first user, the at least one expert profile, the amount

of weight assigned to the at least one expert profile, and the information about the

content; and

updating the trust factors associated with the at least one expert profile

based on a third party's valuation of the at least one expert.

15.   (Previously Presented)   The method of claim 14 further comprising

updating the first user profile based on a user decision whether or not to trust the content.

16-17. (Canceled)

18.   (Previously Presented)   The method of claim 14 wherein the

recommendation is based on a consensus of two or more expert profiles.

19.   (Canceled)

20.   (Currently Amended) The method of claim 14 ~~claim 19~~ further

comprising updating the trust factors associated with the at least one expert profile based on the

at least one expert profile's consistency with the first user's decision history.

21.   (Canceled)

22.   (Previously Presented)   The method of claim 14 further comprising

requesting the at least one expert profile to be transmitted from a source external to the first

user's computer.

23.   (Original)   The method of claim 22 wherein the at least one expert

profile is stored for transmission as an extensible markup language (XML) file.

24.   (Original)   The method of claim 14 further comprising transmitting the user profile to a remote computer in response to a request.

25.   (Original)   The method of claim 24 wherein the user profile is stored for transmission as an XML file.

26.   (Previously Presented)   The method of claim 14 wherein the recommendation is provided by the first user computer.

27-29. (Canceled)

30.   (New) One or more computer storage media having embodied thereon computer-executable instructions for performing a method of recommending to a first computer user a decision for downloading requested content, the method comprising:

reading a profile for the first user;

receiving a selection of one or more experts from a listing of experts that is presented when the user is presented with an option of downloading the content, wherein each of the one or more selected experts comprises an individual user other than the first user;

reading at least one expert profile associated with the one or more selected experts;

assigning an amount of weight to the at least one expert profile in accordance with trust factors associated with the associated at least one expert profile;

obtaining information about the content;

computing a recommendation of whether or not to trust the content; ~~and~~

providing said recommendation as a default option to the first user whether or not to trust the content, wherein the recommendation computation is based upon the profile for the first user, the at least one expert profile, the amount of weight assigned to the at least one expert profile, and the information about the content; and

updating the trust factors associated with the at least one expert profile based on a third party's valuation of the at least one expert.

31.   (New) The method of claim 30 further comprising updating the first user profile based on a user decision whether or not to trust the content.

32.   (New) The method of claim 30 wherein the recommendation is based on a consensus of two or more expert profiles.

33.   (New) The method of claim 30 further comprising updating the trust factors associated with the at least one expert profile based on the at least one expert profile's consistency with the first user's decision history.

34.   (New) The method of claim 30 further comprising requesting the at least one expert profile to be transmitted from a source external to the first user's computer.

35.   (New) The method of claim 34 wherein the at least one expert profile is stored for transmission as an extensible markup language (XML) file.

36.   (New) The method of claim 30 further comprising transmitting the user profile to a remote computer in response to a request.

37.	(New) The method of claim 36 wherein the user profile is stored for transmission as an XML file.

38.	(New) The method of claim 30 wherein the recommendation is provided by the first user computer.